

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Jenny L Ingram

Debtor(s)

Case No. 16-22758

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/15/2016.
- 2) The plan was confirmed on 09/30/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/27/2017, 07/27/2017.
- 5) The case was dismissed on 10/06/2017.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,810.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,450.00
Less amount refunded to debtor	\$14.85

NET RECEIPTS: **\$9,435.15**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$450.45
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,250.45**

Attorney fees paid and disclosed by debtor: \$200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACURA FINANCIAL SERVICES	Secured	6,000.00	6,000.00	6,000.00	885.07	115.55
ACURA FINANCIAL SERVICES	Unsecured	NA	1,432.05	1,432.05	127.84	0.00
ALLY FINANCIAL	Secured	0.00	0.00	0.00	0.00	0.00
BECKET & LEE LLP	Unsecured	168.00	197.00	197.00	17.59	0.00
CAPITAL ONE BANK USA	Unsecured	405.00	407.43	407.43	36.37	0.00
CAPITAL ONE BANK USA	Unsecured	1,193.00	1,232.99	1,232.99	110.07	0.00
CAPITAL ONE BANK USA	Unsecured	976.00	1,020.51	1,020.51	91.10	0.00
CAPITAL ONE BANK USA	Unsecured	515.00	565.90	565.90	50.52	0.00
CAPITAL ONE BANK USA	Unsecured	115.00	166.53	166.53	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	501.00	558.13	558.13	49.82	0.00
CAVALRY SPV I LLC	Unsecured	150.00	452.71	452.71	40.41	0.00
CAVALRY SPV I LLC	Unsecured	567.00	567.61	567.61	50.67	0.00
CAVALRY SPV I LLC	Unsecured	1,475.00	1,445.08	1,445.08	129.00	0.00
CAVALRY SPV I LLC	Unsecured	2,370.00	2,370.00	2,370.00	211.56	0.00
COMENITY BANK	Unsecured	100.00	218.60	218.60	19.51	0.00
COMENITY BANK	Unsecured	947.00	994.95	994.95	88.82	0.00
COMENITY CAPITAL BANK	Unsecured	2,102.00	2,161.98	2,161.98	192.99	0.00
DELL FINANCIAL SERVICES	Unsecured	1,989.00	2,063.80	2,063.80	184.23	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	2,564.00	2,646.09	2,646.09	236.21	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	1,382.00	1,470.43	1,470.43	131.26	0.00
DISCOVER BANK	Unsecured	965.00	1,026.53	1,026.53	91.64	0.00
GREAT AMERICAN FINANCE	Unsecured	1,738.00	1,390.72	1,390.72	124.15	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	826.00	881.99	881.99	78.73	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	681.00	681.18	681.18	60.81	0.00
LVNV FUNDING	Unsecured	3,467.00	3,535.98	3,535.98	315.65	0.00
MERRICK BANK	Unsecured	1,356.00	1,342.68	1,342.68	119.86	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND CREDIT MGMT AGENT FO	Unsecured	362.00	362.38	362.38	32.35	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	4,591.00	4,822.61	4,822.61	430.50	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	4,328.00	4,453.87	4,453.87	397.59	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,109.00	2,459.90	2,459.90	219.59	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	4,124.00	4,785.22	4,785.22	427.16	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	351.00	351.56	351.56	31.38	0.00
SHELL	Unsecured	665.00	NA	NA	0.00	0.00
TRADESY	Unsecured	500.00	NA	NA	0.00	0.00
CROSS RVER BANK	Unsecured	676.00	NA	NA	0.00	0.00
EXXON	Unsecured	812.00	NA	NA	0.00	0.00
ADVANCED ORAL & MAXILLOFACIA	Unsecured	60.00	NA	NA	0.00	0.00
CHASE	Unsecured	337.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
VON MAUR	Unsecured	162.00	971.28	971.28	86.70	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,000.00	\$885.07	\$115.55
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$6,000.00	\$885.07	\$115.55
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$47,037.69	\$4,184.08	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,250.45</u>	
Disbursements to Creditors	<u>\$5,184.70</u>	
TOTAL DISBURSEMENTS :		<u>\$9,435.15</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/11/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.